

In re:
Melvin Sterling
Peggy S Sterling
Debtors

Case No. 16-11463-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Melvin Sterling, Peggy S Sterling, 1145 Greentree Lane, Narberth, PA 19072-1217 |
| 13741727 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 13721905 | + Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083 |
| 13708415 | Nelnet on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408 |
| 13695682 | + TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 13721498 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 13764694 | + WILMINGTON TRUST, NATIONAL, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | May 08 2021 02:18:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | May 08 2021 02:17:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 13723188 | EDI: BECKLEE.COM | May 08 2021 03:13:00 | AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701 |
| 13759158 | EDI: BL-BECKET.COM | May 08 2021 03:13:00 | BMO Harris Bank NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 13688704 | EDI: BMW.COM | May 08 2021 03:13:00 | BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016 |
| 13691953 | EDI: DISCOVER.COM | May 08 2021 03:13:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 13763825 | EDI: PRA.COM | May 08 2021 03:13:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 13697308 | + EDI: PENNDEPTREV | May 08 2021 03:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 |
| 13697308 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | May 08 2021 02:17:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 |
| 13759398 | + Email/Text: bncmail@w-legal.com | May 08 2021 02:17:00 | USAA Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13743352 | EDI: WFFC.COM | | |

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| | | | |
|----------|-----------------|----------------------|--|
| 13761285 | + EDI: WFFC.COM | May 08 2021 03:13:00 | Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001 |
| 13746677 | EDI: ECAST.COM | May 08 2021 03:13:00 | Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001 |
| | | May 08 2021 03:13:00 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 13685164 | ##+ | Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| CHRISTOPHER A. DENARDO | on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com, logsecf@logs.com |
| JASON BRETT SCHWARTZ | on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com |
| KEVIN S. FRANKEL | on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com |
| KRISTEN D. LITTLE | on behalf of Creditor WILMINGTON TRUST NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO CITIBANK, N.A., AS TRUSTEE TO Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-23XS pabk@logs.com, klittle@logs.com;logsecf@logs.com |
| MATTEO SAMUEL WEINER | on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com |
| MICHAEL P. KELLY | on behalf of Joint Debtor Peggy S Sterling mpkpc@aol.com r47593@notify.bestcase.com |
| MICHAEL P. KELLY | on behalf of Debtor Melvin Sterling mpkpc@aol.com r47593@notify.bestcase.com |
| SARAH ELISABETH BARNGROVER | on behalf of Creditor WELLS FARGO BANK NA amps@manleydeas.com |
| SARAH ELISABETH BARNGROVER | on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com |
| United States Trustee | |

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USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 12

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Melvin Sterling</u> | Social Security number or ITIN | xxx-xx-0377 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Peggy S Sterling</u> | Social Security number or ITIN | xxx-xx-5021 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 16-11463-elf | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Melvin Sterling

Peggy S Sterling

5/6/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.